

December 14, 1944

Arizona Corporation Commission  
Mr. Roy B. Rummage  
Director of Insurance  
Phoenix, Arizona

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**ARIZONA ATTORNEY GENERAL**

Gentlemen:

We are returning herewith proposed policy and application to be issued by Charter Oak Insurance Company of Phoenix, Arizona.

It is recommended that a policy of this nature should have printed in bold fact type the words "Family Group Certificate or policy", or similar words to indicate on its face the nature of the policy or certificate. Also, the name of the individual or member who controls or owns the certificate should, by some means, be clearly indicated on the certificate to prevent uncertainty.

It is our opinion that the provisions of the policy or certificate, otherwise, are in conformity with the law.

Respectfully,

JOE CONWAY, Attorney General

THOMAS J. CROAFF  
Assistant Attorney General

Enclosures